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Quality of life brings seniors to Sussex

ED SWEENEY, 67, moved to the Cape Region in 2013 after a career as a college football coach.

The ocean calls, along with world-class restaurants, myriad shopping options and diverse healthcare systems for every need. The benefits of Sussex County, and more specifically the Cape Region, call to active seniors looking to settle in a location that provides quality of life and affordable living.

According to a report from the Delaware Population Consortium, by 2030, 43% percent of Sussex County’s overall population will be 55 years and older. Local businesses are responding to this demographic by developing products and services specifically geared towards seniors.

Drawn by the appeal of beach access, recreation opportunities and low taxes, the 55-plus demographic will continue to drive growth in Sussex County which will ensure it remains one of the fastest-growing areas of the East Coast.

On the cover: Shown on the Junction and Breakwater Trail, John Kurpjuweit, president of Sussex Cyclists for the past four years, is not only an avid cyclist but also a runner.

Ron MacArthur photograph

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Long Term Population Trends - Sussex County

<table>
<thead>
<tr>
<th>Year</th>
<th>Under 55</th>
<th>Age 55+</th>
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<td>1990</td>
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<td>150,000</td>
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<tr>
<td>2010</td>
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<td>200,000</td>
</tr>
<tr>
<td>2030</td>
<td>250,000</td>
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55 and over: 43% in 2030
55 and over: 28% in 1990

SOURCE: DELAWARE POPULATION CONSORTIUM
Companionship and Home Helper

- Meal Preparation
- Medication Reminders
- Accompany to Doctor Visits
- Grocery Shopping and Errands
- Laundry and Linens
- Socializing
- Light Housekeeping

----------------------------------

Personal Services

- Bathing
- Dressing
- Incontinence Care/Toileting
- Mobility Assistance

----------------------------------

Alzheimer’s or Other Dementias Care

- Managing Behaviors
- Encouraging Engagement
- Assisting with Activities of Daily Living
- Keeping Seniors Safe

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The benefits of choosing Coastal Delaware for retirement are endless, ranging from the area’s ideal location, to its mild climate and the healthy lifestyle. Whether you’re eager to stay close to family and friends, looking for an active retirement, or aiming to fulfill a lifelong dream of living at the beach, Delaware truly does have it all.

**Location**

Bordering Maryland, Pennsylvania, and New Jersey, Delaware residents enjoy close proximity to some of the East Coast’s major cities, including Philadelphia, Washington D.C., New York, and Baltimore. Closer to home, the mid-Atlantic location means that temperatures are mild, particularly when compared to the blustery winters of the Northeast.

Summers at the beach are a far cry from the heat waves in Florida; with the gorgeous autumnal weather following closely behind. With water as far as the eye can see, there are plenty of marine-related activities to enjoy. In fact, Delaware has roughly 26 miles of Atlantic Ocean coastline, 25 miles of Delaware Bay coastline, and 115 miles of inland bay shoreline.

**Tax benefits**

Certainly the most lucrative advantage of retiring in Delaware are the tax benefits. Property taxes are among the lowest in the nation, with property taxes averaging $125/month on a 2,000 square foot home. That’s less than 10% of the tax on an equivalent home in New Jersey.

In addition to enjoying some of the nation’s lowest property taxes, there is also no sales tax, no tax on social security benefits, no personal property tax and no inheritance tax. Homeowners 65 and older get a credit equal to half of the school property taxes, up to $500.

With all of those savings, imagine the countless fun times enjoyed with family and friends at your new home at the Delaware beaches.

**Healthy lifestyle**

Delaware proudly touts top-rate healthcare at the prestigious Beebe Medical Center. The region’s close proximity to Baltimore, Philadelphia, and Washington D.C. also positions residents within a short drive to some of the nation’s best hospitals, including Johns Hopkins University Hospital, Jefferson University Hospital, and the National Institutes of Health.

Delaware living also lends itself to an active lifestyle, with miles upon miles of beaches, trails, and parks to hike, bike, jog and explore.

**Vibrant communities**

Whether you are new to Delaware or have lived here for years, chances are there is a restaurant, local shop, historical site, or small town waiting to be explored and enjoyed. The vibrant communities of Southern Delaware’s Cape Region features many farmers markets throughout the week from late spring to fall, making it easy to find fresh, healthy produce and products.

*Continued on page 8*
Calling All Baby Boomers!

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Beach living

There is nothing quite like the relaxed lifestyle of Delaware beach living. Even with the endless selection of activities to keep residents busy, Coastal Delaware still offers a relaxed pace with time for life’s little moments - like those stunning sunrises and sunsets along the beaches and bays.

Whether you’re new to Delaware or a seasoned pro, the entire state is studded with retirement and 55+ communities to call home. Though southern Delaware’s tax benefits will certainly draw you in, it’s the area’s access to the water, peaceful surroundings, active lifestyle, and quaint towns that you’ll fall in love with over and over again.

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Inpatient rehabilitation

Giving patients tools they need to get back to daily life

When patients need extensive rehabilitation, an inpatient rehabilitation center can provide them with the tools they need to regain their independence. Whether it’s recovering from a stroke, an amputation, a brain injury, or complications of Parkinson’s disease, Delaware patients have access to various inpatient rehabilitation facilities to help them meet their goals.

A rehabilitation team works with patients to address a number of challenges including, but not limited to, communication, swallowing and mobility.

Facilities such as the Inpatient Rehabilitation Center at Bayhealth Milford Memorial take a multidisciplinary team approach to work with the patient and his or her care partner to devise a treatment plan that aligns with the patient’s needs and discharge goals.

Each patient’s care team consists of a physiatrist, an internal medicine provider, rehabilitation nurses, physical therapists, occupational therapists, speech language pathologists and social workers. Also on staff are liaisons who work with internal and external referral sources to bring patients to rehab.

Bayhealth Milford Memorial Interim Inpatient Rehabilitation Center Program Director Stella Mason said the acute inpatient rehab is a unique medical setting that...
combines the intense medical oversight of specialty trained physicians and nurses with the added benefit of multiple disciplines of therapy, i.e., physical, occupational and speech. Mason said the convergence of the healthcare professionals in the center benefits each and every patient’s recovery. “Patients in the inpatient rehab setting have access to all of their medical needs,” Mason said. “Our goal is to increase each patient’s abilities and enable their successful return home. We give them the tools they need to regain their independence.”

**Getting the patients into rehab**

To access services at Bayhealth’s Inpatient Rehabilitation Center, patients must have a significant functional decline that can be improved through physical, occupational or speech therapy. The patient must also have a medical need that requires round-the-clock nursing care and physician oversight.

A variety of conditions are treated at an inpatient rehabilitation center including stroke, spinal cord injuries, generalized weakness or deconditioning, amputation of limbs, and cardiac or pulmonary disorders.

The center at Bayhealth Milford Memorial has clinical liaisons on staff who visit local hospitals to assess if patients meet the criteria for an inpatient rehabilitation stay.

**One day at a time**

Once a patient enters a rehabilitation facility, he or she is assigned a care team that includes occupational therapists, physical therapists, speech pathologists and nurses. They’ll also work with social workers when it comes to discharge planning; a vital aspect of the care provided to patients. Social workers assist the patients in making sure they have everything they need to be successful upon their return home. Physicians and medical providers are also on staff to coordinate and supervise medical care, and to follow the patient’s progress.

On average, patients spend 12 to 14 days in Milford Memorial's Inpatient Rehabilitation Center. “We try to make the patients as independent as possible and prepared to go home,” said Bayhealth Milford Memorial Clinical Coordinator Jacolyn Haughrey. “We encourage families to be involved in the sessions so they can learn how to assist patients after they leave the program.”

A benefit of spending time in an inpatient rehabilitation program is that the focus is on the patient. Each day includes three hours of therapy, five days a week, for each patient. In between therapy sessions, nurses and...
Make friends and have fun

KATE MARKEL, LEFT, AND ROSEMARIE BARTI are two the Beebe Auxiliary members who volunteer in the gift shop. Markel and Barti have volunteered with the Auxiliary for approximately ten and seven years respectively.

Volunteer for great Cape Region causes

By Chris Beakey
Special to the Cape Gazette

Women who plunged into the surf in the year 1909 faced a daunting challenge when it came to getting out, thanks to wool “swimsuits” that covered most of their skin and immediately became waterlogged by the sheer weight of the fabric. Solving that problem was one of the first objectives of the Village Improvement Association (VIA), which established a rope line to help the swimmers hoist themselves back onto dry land.

After that point, the VIA’s contributions are almost too numerous to count. From establishing the Rehoboth Library, to leading World War II bond drives, to decades of collaboration with Beebe Medical Center to improve nursing education and medical care, the VIA’s activities have been integral to the quality of life enjoyed by residents of the Cape Region.

That success is driven by the dedication of its 248 members, many of whom have retired to the area after long, successful careers elsewhere.

“One of the best things about being in Rehoboth Beach is that women come to us with life experiences in so many fields,” says VIA President Rose Marie Patin. “They’ve worked in education, medicine, law, foreign affairs and other fields that demand a lot. It’s not in their nature to just sit home and retire.”

That experience has been put to good use through VIA initiatives that have literally created the region’s infrastructure. During the early part of the century, VIA members raised much of the money that built Rehoboth’s sewers and sidewalks, and in the 1970s the group prominently petitioned for the law that would prohibit high rises on the ocean and throughout town.

Today, women who join the organization devote their time and talents to many pressing needs among area residents. In recent years projects have included partnerships with the West Rehoboth New Beginnings program, which significantly improves children’s educational outcomes, and activities with the Tunnel Cancer Center and Beebe Medical Center to help people struggling with cancer and other life-threatening illnesses.

While all of this is accomplished by people donating their time and talent, Patin distinguishes the VIA from more common volunteer agencies. “We’re a membership organization,” she says. “To join you need two sponsors and need to go through an orientation process.”

That process is useful, Patin says, for eliciting members’ skillsets. The organization typically has over 70 committees and projects underway, which require a range of skills from accounting to grant writing to implementing technology. Members are matched to projects that align with their interests, addressing subjects such as conservation, education, domestic violence, public safety, supporting veterans and improving civic life.

Continued on page 18
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Visit Beebe’s website for more information: beebehealthcare.org
Rehab

Continued from page 11

therapy members are working with the patients to build upon what they accomplished in therapy.

Bayhealth Milford Memorial Inpatient Rehabilitation Nurse Manager Kim Beddow, MSN, RN, CNML, said the rehabilitation center is staffed with several certified rehabilitation registered nurses, meaning they’ve been specifically trained to care for rehabilitation patients. “The nursing staff provides continuous support during a patient’s stay at an inpatient rehabilitation center,” Beddow said. “They’re able to provide more individualized care and get to know the patients thoroughly, which helps in the care process.”

The Inpatient Rehabilitation program also allows time for patients to socialize with one another, which Haughey said, encourages patients to motivate one another. Every day, patients are served breakfast, lunch and dinner in the dining room. A dietary team personally assists patients with planning daily meals.

Making a difference

Working in inpatient rehabilitation is different from the outpatient setting. Instead of working with a patient for a set amount of time, the staff in an inpatient rehabilitation center works with the patients 24 hours a day until the patient is discharged. This means staff members can build a stronger relationship with patients while caring for them.

Bayhealth Physical Therapy Assistant Nina Jones says that it takes a patient, compassionate person to work in such a setting. “I treat each patient with the utmost respect and dignity,” Jones said. “In this job I’m helping people get back to their lives. It feels great to give back to the community.”

Article courtesy of Bayhealth, central and southern Delaware’s largest health care system.

FACILITIES SUCH AS the ones at Bayhealth Milford Memorial take a multidisciplinary team approach to devise a treatment plan that aligns with the patient’s needs and discharge goals.

RESOURCES

Inpatient Rehabilitation at Milford Memorial Hospital
www.bayhealth.org/inpatient-rehabilitation

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Volunteer

Continued from page 12

Mike Clemmer, the Past President of the Beebe Medical Center Auxiliary, shares Patin’s views on the breadth of experience offered by Cape region volunteers.

“A lot of hospital auxiliaries become less effective as volunteers get older,” he says. “At Beebe we’re at a great advantage because people are retiring earlier and with a lot more energy, and a lot of important management skills.”

The ultimate beneficiaries of those skills, Clemmer says, are Beebe’s patients, practitioners and health care consumers in the Cape Region. Since its founding in 1936, the Auxiliary has contributed more than $1.75 million to various medical building programs and projects.

While Clemmer is quick to extol the tremendous amount of hard work behind the accomplishments, he emphasizes that you don’t have to be a former captain of industry to make life better for others.

“There are all kinds of things you can do at Beebe simply because you care about our community,” he says.

“One of the best things about being in Rehoboth Beach is that women come to us with life experiences in so many fields.”

- VIA President Rose Marie Patin

“We have volunteers who sit at the welcome desk, people who staff the gift shop, and people who simply want to be there when patients and their families need someone to help them take their minds off of what might be happening upstairs. Places like DC have lots of hospitals. Here, there’s only Beebe, and it’s touching and rewarding to see people who are so loyal.”

Cape Region offers a rich array of opportunities

The success of the VIA and Beebe Auxiliary in mobilizing its volunteer members is a local example of a national trend. According to a 2014 Corporation for National and Community Service report, 20.7 million older adults contributed about 3.3 billion hours of service in their communities in one recent year alone.

The Cape Region is particularly notable for the wide array of volunteer opportunities that are available. Local Chamber of Commerce websites offer extensive lists of ways to volunteer. At the Rehoboth-Dewey Beach Chamber site (beach-fun.com), volunteers can select activities based on the month of the year and year-round. Included is the opportunity to participate in Rehoboth’s Sea Witch Festival in October, and to staff the Visitor Center or don the Chamber’s “Smiley” mascot costume at special events all year long.

At leweschamber.com, visitors can

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type “volunteer” into the search function to find opportunities to maintain the trails at Cape Henlopen State Park, support the Lewes Public Library, participate in clinics with Habitat for Humanity and other projects that enhance community life.

Area residents who have an affinity for seniors also have the opportunity to volunteer with the Greater Lewes Community Village, which enables people to live independently in their own homes as they grow older and stay engaged in social, educational and cultural activities.

Seniors served by the Village get help with light maintenance in the home, as well as chores, visits, phone call check-ins and rides to errands, medical appointments and Village social events such as Lunch Bunch and “Village Happening Sessions” where a variety of topics are discussed. Those interested in volunteering should visit greaterlewescommunityvillage.org or call 302-703-2568.

Another opportunity to consider is volunteering with Meals on Wheels Lewes-Rehoboth, which provides nutritious meals and good company to seniors every day of the year. To learn more about volunteer opportunities in Lewes and Rehoboth, visit mealsonwheels-lr.com.

VIA’s Patin says that regardless of where volunteers choose to devote their time, they can be confident that their skills and their simple desire to contribute will be put to good use. “So many of our members bring this same spirit to their work with the Village. It’s a natural transition for people who have lived their lives contributing to their communities through their professions. Whatever you did in your former life may take on an entirely different shape in how you choose to spend your days now, but it’s still an essential part of who you are.”

IN 2015 WITH 235 MEMBERS, the Village Improvement Association reported 34,893 volunteer hours. $51,000 was donated to local and national beneficiaries.

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Population/Age Impact on Sussex County

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Population/Age Impact on Sussex County (cont.)

- Increased school population
- Expanded opportunities and need for education/training
- Working age population will not experience much growth
- Focus on retention of young persons
- Aging population will impact:
  - Health Care
  - Eldercare
  - Transportation
  - Social Services
- More affordable homes needed for young adults and retirees
- More planned communities (adult communities)
  - with services

SOURCE: STATE OF DELAWARE
Managing bone health after breast cancer

So many great strides have been made in breast cancer research in the past few decades that there are more than 3 million breast cancer survivors in the United States today. Although the tragedy of breast cancer cannot be diminished, breast cancer survivors are living longer and more fulfilling lives more than ever before. With more survivors than any other cancer group, we are learning more every day about the long-term effects of breast cancer and cancer treatments. With bone health becoming an increasing concern in breast cancer survivors, it is important to educate yourself to know the risks and take the necessary steps to stay healthy.

Osteoporosis

It is known as a silent disease. Many never show any signs or symptoms, but then it happens - a broken bone. Osteoporosis is a condition in which bones lose mass and density, becoming brittle and more likely to fracture. Fractured bones can cause intense pain and lead to long-term disabilities.

Risk factors for osteoporosis and bone loss include: family history, small frame, being postmenopausal/early menopause, low calcium intake, lack of physical activity, smoking, excessive consumption of alcohol, and prolonged use of certain medications.

What does osteoporosis have to do with breast cancer?

Anyone can have osteoporosis, but it is more common in older women due to menopause. The hormone estrogen has a way of protecting your bones; therefore, a change in hormone levels during menopause can generate bone loss. Women going through breast cancer treatment are very likely to go through early menopause. Due to surgery and chemotherapy, women often lose ovarian function causing a change in estrogen levels and initiating menopause.

Beyond hormone changes, the cancer treatments themselves can also have a directly negative effect on the bone. Radiation therapy can break down the bone-building cells, while certain chemotherapy medications can cause bone loss or suppress bone growth.

How to manage osteoporosis

Although osteoporosis is a preventable disease, by the time symptoms show you may think it is too late. It's never too late for healthy lifestyle changes to strengthen your bones and lower your risk of breast cancer.

• Nutrition is a key factor in any healthy lifestyle. To specifically fight the effects of osteoporosis, you want to make sure your diet is full of calcium and vitamin D. A few good sources of calcium are dairy products such as low-fat milk, yogurt and cheese; calcium-fortified orange juice; dark green leafy vegetables such as broccoli, spinach, collard greens, and bok choy; tofu, almonds and vitamin-fortified cereal. You may also want to consider taking a calcium supplement. The dose can vary based on gender and age, so be sure to talk to your doctor before beginning a supplement regimen.

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Healthy

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• Vitamin D assists with calcium absorption, so it is just as important. Your body absorbs vitamin D through sunlight; so if you are not outside much, be sure to incorporate vitamin D-fortified milk, egg yolks, herring, salmon, and tuna into your diet. Also consider a vitamin D supplement.

• Weight-bearing exercise makes your bones stronger because you are working against gravity. It is as easy as going for a walk or taking the stairs. If you are looking for something a bit more challenging, try playing tennis, taking a dance class or lifting weights. According to recent research, you might even reduce your risk for breast cancer.

Healthy lifestyle choices are key to an overall better quality of life. We all know that smoking can damage our lungs and is a risk factor for breast cancer, but it can also cause women to go into early menopause which can leave your bones less protected and more susceptible to bone loss.

**ALTHOUGH OSTEOPOROSIS IS A PREVENTABLE DISEASE, BY THE TIME SYMPTOMS SHOW YOU MAY THINK IT IS TOO LATE. IT IS NEVER TOO LATE FOR HEALTHY LIFESTYLE CHANGES TO STRENGTHEN YOUR BONES AND LOWER YOUR RISK OF BREAST CANCER.**

Smoking can also block calcium absorption, so important to keeping bones strong. Be mindful of alcohol intake and nutrition, and be sure to get your cancer screenings.

If you think you are at risk for osteoporosis, especially if you have had breast cancer, talk to your doctor about a bone density test. It is an easy and painless test that can measure bone density throughout the body and predict the likelihood of a fracture and if medication could be a treatment option.

Article courtesy of Porselvi Chockalingam, MD. Known to her patients as Dr. Selvi, she is Board Certified in Internal Medicine, Oncology and Hematology. She is Fellowship Trained in Oncology and Hematology. She sees patients at Tunnell Cancer Center at the Beebe Health Campus in Rehoboth Beach.

**RESOURCES**

What Breast Cancer Survivors Need to Know About Osteoporosis

Beebe’s Tunnell Cancer Center
www.beebehealthcare.org/tunnell-cancer-center
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What boomers want in a house after retirement

Boomers who are beginning the transition to retirement seems to be a hot topic nowadays. In a 2015 post for the real estate news site Inman.com, contributor Bernice Ross writes that a huge number of Boomers are getting rid of their large family homes and transitioning into more manageable homes in communities filled with amenities and people of like minds.

While there are plenty of neighborhoods to choose from and something for everyone in Coastal Delaware, we find that every buyer wants something different in his or her retirement home. And today’s new construction buyer certainly wants an energy-efficient home with all of the bells and whistles. We hear it all the time: “I really want a new build, or at least a newer home.” Then they continue, “I’ve worked long and hard and never lived in a brand new home. I don’t want to do any maintenance or make any renovations; I’ve done enough of that. This time, I want my home to be exactly what I want. No compromise.”

Of course we all know that there will be some compromise, but few homebuyers are willing to accept less than what they want when it comes to these key features:

**A WALK-IN SHOWER** alleviates the need to climb in and out of the tub significantly reducing trips or falls that could occur while entering or exiting the shower.
Open floorplan
Nine out of ten Boomers are looking for an open floorplan, a great kitchen and mostly hardwood flooring in the main living areas. Tile still trumps everything else when it comes to your bathrooms. To satisfy the demand, many builders have updated their floorplans to offer buyers these most popular upgrade options.

One-level living
A first-floor owners’ suite and at least one other bedroom or flex room on the main level is a must. Guest bedrooms and a loft on the second floor are desirable and many retirees still want a basement.

Large shower
Perhaps only one in ten buyers today still want a tub in the master bath. Most want a larger tiled shower, sometimes referred to as a Roman Shower or Spa Shower. Either way, the trend is definitely away from that huge jetted tub for soaking. What Baby Boomers wish the builders would offer is a walk-in shower with no curb. Installing a walk-in shower will add value to your home as well as a sleek look like the master bath of our new custom home in Lewes.

Gourmet kitchen
To meet the Boomers’ desire for an upgraded “chef’s” or professional kitchen with comfort-close drawers, updated countertops and top-of-the-line appliance packages, we see even production builders offering a wide range of upgrades and options. Investing in kitchen options is smart planning in the event you later decide to sell your home.

Energy efficiency
As Boomers prepare for retirement and life on a fixed income, the rising cost of energy is a real concern. Today they are looking for efficient heat and A/C systems, extra insulation and even solar power. In order to meet these buyers’ needs, many builders offer upgrades including geothermal HVAC equipment, solar power systems and state-of-the-art construction materials and methods.

Storage
In our experience, space is still a big issue for Boomers. Many want to “downsize” their taxes and cost of living but not necessarily the size of their home. In some cases, they need space for storage. For others, it’s space for the artist's paints, a place for the woodworker's tools or a meditation room.

Basement or multi-purpose room
A large collection of trains (and a surprising number of retirees are collectors) might need a basement, or perhaps the quilting club needs room to quilt. Do you need space for hobbies or your Boomer business? You're not alone.

Continued on page 28
If you collect vintage vehicles, or know someone who does, enough said. A garage with room for “the baby” is non-negotiable.

The best advice we give to any buyer at any age is to think about selling when you buy. If you are buying a home in a community where most homes have a sunroom or a screened porch, you should seriously consider adding that option and “keep up with the Joneses.”

Article courtesy of Kathy Sperl-Bell, Broker at Active Adults Realty in Lewes, DE. Active Adults Realty is an independent real estate brokerage that is 100% focused on Baby Boomers and Active Adults of all ages. Learn more at www.activeadultsdelaware.com

**10 EASY WAYS TO PERSONALIZE YOUR NEW HOME**

It’s only natural to want to put your stamp on your space. Everyone wants their home to reflect their ideals and passions. Here are a few things you can do to quickly personalize your new place.

1. **Paint your front door**
2. **Hang personal photos and art**
3. **Paint a wall - or two or three**
4. **Accent a bathroom with wallpaper**
5. **Roll out a rug**
6. **Switch out a light fixture**
7. **Upgrade your window treatments**
8. **Use plants to add personality**
9. **Add a fun outdoor feature in your yard**

**SOURCE: ACTIVE ADULTS REALTY**

**EXHIBITORS:**

**Health & Wellness**
- Avenue Medical
- Bayhealth
- Beebe Healthcare
- Cadbury
- Cancer Support Group
- Cheer
- Cultured Pearl-Grubb Grocery
- Delaware Arthritis
- Delmarva E Bikes
- Dream Vacations
- Fun Fit Vibe
- Greater Lewes Community Village
- Griswold Home Care
- ITN – Vision Transportation
- Lewes Wellness Center
- Lewes Yoga & Meditation Center
- Meals on Wheels – Lewes/Rehoboth
- Pivot Physical Therapy
- Lewes Senior Center
- My Eye DR
- Parkinson Support Group
- Premier Physical Therapy
- Quakertown Wellness Center
- University of DE Academy of Life Long Learning
- Vineyard Massage & Facials

**Realtors**
- Active Adult Realty
- Robin Masland – REMAX Realty Group
- Builders
- Better Living of Delmarva
- Fedale Roofing & Siding
- Insight Homes
- Patio Systems
- Schell Brothers
- Mortgage, Financial Firms, Legal & Insurance
- Big Investments
- Edward Jones
- Fairway Mortgage
- In Focus Financial Advisors
- Lokken Investments
- Masland Real Estate & Financial Advisors
- Nationwide
- Procino Wells & Woodland

**Home Services**
- ADT Security Services
- American Portable Mini Storage
- Bartlett Tree Experts
- Bath Fitter
- Cape Custom Painting
- Clean Cut Interlocking Pavers & Pools
- Clean Energy USA
- Custom Mechanical
- Delaware Beach Storage Center
- Delaware Storage
- Delaware Generators
- Delmarva Crawl Space Solutions
- Delmarva Crawl Space Solutions
- Delmarva Crawl Space Solutions
- Bruce Doak Painter
- DryZone
- EEC Designs
- Enovative Technologies
- Fantastic Bamboo Pillows
- Furniture & More
- Herl’s Bath & Tile Solution
- Homestead Campground
- Hydroshield of Delmarva
- Imagination Furniture
- Kendall Roof & Cleaning
- Kitchen Magic
- LeafFilter Gutter Protection
- Manspaces
- Mary Kay Cosmetics
- Royal Pest Solutions
- Sleep Number
- Slide-Lok of the Eastern Shore
- Sussex Environmental
- Tri Gas & Oil
- WGMD

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Retirement is not a time to sleep, but a time to awaken to the beauty of the world around you and the joy that comes when you cast out all the negative elements that cause confusion and turmoil in your mind and allow serenity to prevail.

~ Howard Salzman ~
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